



State of New Jersey
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF INSURANCE
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Governor

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STEVEN M. GOLDMAN
Commissioner

April 1, 2008

Pauline Murano
CFO Medical Services
1500 Pleasant Valley Way, Suite 301
West Orange, NJ 07052

Re: Medical Review Organization (MRO) Certification Application

Dear Ms.Murano:

On behalf of the Department of Banking and Insurance, I am pleased to advise you that pursuant to N.J.A.C. 11:3-5.10(f), CFO Medical Service's (CFO) reapplication for certification as an MRO has been approved. Initial MRO certifications are for two years. Therefore, CFO's certification will expire on April 1, 2010.

Very truly yours,

A handwritten signature in black ink, appearing to read "Donald Bryan".

Donald Bryan
Director of Insurance

c: Joe DiDonato
Executive Director, NJ No-Fault
National Arbitration Forum